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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,920	03/31/2004	Bruce G. Woodward	SYB/0106.01	2919
31779	7590	11/05/2007		
JOHN A. SMART 708 BLOSSOM HILL RD., #201 LOS GATOS, CA 95032-3503			EXAMINER MADAMBA, CLIFFORD B	
			ART UNIT 3692	PAPER NUMBER
			MAIL DATE 11/05/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/708,920

Applicant(s)

WOODWARD ET AL.

Examiner

Clifford Madamba

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 March 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date See Continuation Sheet.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- ☐ Notice of Informal Patent Application
- ☐ Other: _____.

Continuation of Attachment(s) 3). Information Disclosure Statement(s) (PTO/SB/08), Paper No(s)/Mail Date :2/23/2005, 2/24/2005 (2 filings), 4/20/2005.

Detailed Action

1. This action is in reply to Application 10/708,920 filed on March 31, 2004.
2. Claims **1-24** are currently pending and have been examined.

Claim Rejections – 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims **1, 4-5, 7-8, 10-16** and **18-24** are rejected under 35 U.S.C. 103(a) as being unpatentable over Win, U.S. 6,161,139 in view of Rowe, U.S. Pub 2002/0029339.
5. Re claim **1**, Win teaches the limitation of a *computer-implemented method for specifying and enforcing entitlements for performance of financial transactions, the method comprising:*
 - *providing a hierarchical entitlement structure with inheritance for specifying entitlements for performing financial transactions (column 4, lines 22-26; column 5, lines 7-8);*
 - *in response to a particular user request to perform a financial transaction at runtime, identifying the particular user's membership in a certain entitlement group (column 5, lines 45-55);*

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- *determining whether to allow the particular user to perform the financial transaction based on permissions and limits of said hierarchical entitlement structure applicable to the particular user's performance of the financial transaction (column 4, lines 15-18);*
- *receiving user input for defining a plurality of entitlement groups of said hierarchical entitlement structure, wherein each entitlement group has specified permissions to perform financial transactions (column 15, lines 15-21; column 4, lines 24-26).*

Win doesn't explicitly teach the limitation comprising *limits on performance of said financial transactions, and membership of each user*. Rowe, however, makes this teaching (paragraph 12, lines 5-13; paragraph 14). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

6. Re claim 4, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions to access particular objects in a financial application (column 5, lines 22-29).*
7. Re claim 5, Win in view of Rowe teaches the limitation of claim 4 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions to perform functions on said particular objects (column 5, lines 22-32).*
8. Re claim 7, Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein said limits comprise limitations on values of financial transactions to be performed*. Rowe, however, makes this teaching (paragraph 12, lines 5-13, paragraph 14). It would have been obvious to one of ordinary skill in the art at the

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time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

9. Re claim **8**, Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits comprising a selected one of per-transaction limits and cumulative limits over a period of time*. Rowe, however, makes this teaching (paragraph 12, lines 5-13; paragraphs 14 and 43). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).
10. Re claim **10**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applicable to individual users* (column 16, lines 59-67).
11. Re claim **11**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applicable collectively to members of an entitlement group* (column 16, lines 59-67).
12. Re claim **12**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applying collectively to a particular entitlement group and children entitlement groups of said particular entitlement group in said hierarchical entitlement structure* (column 16, lines 59-67).

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13. Re claim **13**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *further comprising: tracking financial transactions performed for purposes of determining compliance with limits*. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).
14. Re claim **14**, Win in view of Rowe teaches the limitation of claim 13 as described above. Win doesn't explicitly teach the limitation *wherein said step of tracking financial transactions performed includes maintaining running total values of financial transactions performed in cache for improved performance*. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of storing account information and receiving and transmitting account data such as data representing fund transfers and the like (Rowe, paragraph 103, lines 1-4).
15. Re claim **15**, Win in view of Rowe teaches the limitation of claim 14 as described above. Win doesn't explicitly teach the limitation *wherein said step of determining whether to allow the particular user to perform the financial transaction includes determining whether any limits have been exceeded based on the running total values and the value of the financial transaction requested by the particular user*. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

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16. Re claim **16**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *further comprising: maintaining permission information for entitlement groups in the hierarchical entitlement structure in cache to improve system performance* (column 2, lines 60-67; column 3, lines 1-7).
17. Re claim **18**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein permissions provided to an entitlement group include permissions to administer a certain other entitlement group* (column 2, lines 35-43; column 24, lines 39-40).
18. Re claim **19**, Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation *wherein permissions to administer a particular entitlement group include modifying permissions of said certain other entitlement group* (column 2, lines 25-43).
19. Re claim **20**, Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation *wherein said permissions to administer a certain other entitlement group are subject to limitations defined for the entitlement group having said permissions to administer* (column 24, lines 39-40; column 16, lines 59-64).
20. Re claim **21**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein permissions provided to an entitlement group include permissions to extend a certain other entitlement group* (column 15, lines 63-67).
21. Re claim **22**, Win in view of Rowe teaches the limitation of claim 21 as described above. Win further teaches the limitation *wherein permissions to extend a certain other entitlement group include permissions to define a child entitlement group of said particular entitlement group* (column 16, lines 59-64).

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22. Re claim **23**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation of a *computer-readable medium having processor-executable instructions for performing the method of claim 1* (column 25, lines 46-52).
23. Re claim **24**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation of a *downloadable set of processor-executable instructions for performing the method of claim 1* (column 25, lines 16-32).
24. Claims 2-3, 6, 9 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Win, U.S. 6,161,139 in view of Rowe, U.S. Pub 2002/0029339 and further in view of Barkley, U.S. 6,202,066.
25. Re claim **2**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *wherein said hierarchical entitlement structure provides that a given entitlement group inherits permissions provided to its parent entitlement group in said hierarchical entitlement structure*. Barkley, however, makes this teaching (column 9, lines 48-60). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of knowing whether access is provided as a result of the permissions defined for the role or group itself or is based on permissions associated with inherited roles or groups (Barkley, column 10, lines 1-4).
26. Re claim **3**, Win in view of Rowe and further in view of Barkley teaches the limitation of claim 2 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes restricting permissions inherited by an entitlement group from its parent entitlement group in said hierarchical entitlement structure* (column 11, lines 39-43; column 13, lines 14-15).

27. Re claim **6**, Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein at least some of said particular objects represent bank accounts*. Barkley, however, makes this teaching (column 11, table 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of effectuating bank policy (column 11, lines 60-61).
28. Re claim **9**, Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions applying to a selected one of functions of a financial application and objects of a financial application*. Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).
29. Re claim **17**, Win in view of Rowe teaches the limitation of claim 16 as described above. Win doesn't explicitly teach the limitation *wherein said permission information is modeled as three-tuples representing negative permissions*. Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).

Conclusion

30. Claims **1-24** are rejected.

31. The prior art made of record and not relied upon is considered pertinent to the applicant's disclosure:

- Van Dyke et al., U.S. 6,412,070, teaches an extensible security system and method for controlling access to objects in a computing environment.
- Belani et al., U.S. 6,994,777, teaches a system and method for controlling access to resources in a distributed environment.
- High, Jr. et al., U.S. 7,124,192, teaches a role permission model for security policy administration and enforcement.

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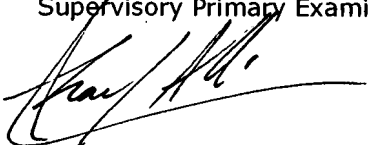
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clifford Madamba whose telephone number is 571-270-1239. The examiner can normally be reached on Mon-Thu 7:30-5:00 EST Alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi, can be reached at 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Clifford Madamba
Patent Examiner
October 29, 2007

Kambiz Abdi
Supervisory Primary Examiner



KAMBIZ ABDI
SUPERVISORY PATENT EXAMINER